

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 17-34525/ABA  
Jayfair P Langford and Rachel A Langford Judge: \_\_\_\_\_

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 8/17/2018  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: TT

Initial Debtor: JL

Initial Co-Debtor: RL

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 100.00 per month to the Chapter 13 Trustee, starting on January 1, 2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION		
IRS	Tax	Per POC-(\$1,210.47)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☐ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Rushmore Mortgage	721 Irving Ave, Bridgeton, NJ	\$75,000	
SLS Mortgage	2875 Rome Rd, Vineland, NJ 08360	\$130,000	

**f. Secured Claims Unaffected by the Plan ☐ NONE**

The following secured claims are unaffected by the Plan:

Auto Bahn Motorworks-'04 Infiniti I35 (2 more pymts)

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*  
☐ Not less than \_\_\_\_\_ percent  
☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Attorney Fees
- 3) Priority Claims, Secured Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.



**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 8/17/2018.

Explain below **why** the plan is being modified:

Debtors have decided to surrender 2875 Rome Rd, Vineland NJ, financed by SLS Mortgage

Explain below **how** the plan is being modified:

The surrender of the property is listed in section 4(e) of this modified Plan, and, the curing and maintaining of this mortgage is deleted from section 4(b), and, a nominal payment is provided to the Trustee to pay IRS arrears and perhaps dividend to unsecured creditors.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 8/17/2018

/s/Terry Tucker  
Attorney for the Debtor

Date: 8/17/2018

/s/Jayfair Langford  
Debtor

Date: 8/17/2018

/s/Rachel Langford  
Joint Debtor

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 8/17/2018

/s/Terry Tucker  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 8/17/2018

/s/Jayfair Langford  
Debtor

Date: 8/17/2018

/s/Rachel Langford  
Joint Debtor

## Certificate of Notice Page 11 of 12

United States Bankruptcy Court  
District of New JerseyIn re:  
Jayfair P Langford  
Rachel A Langford  
DebtorsCase No. 17-34525-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 44

Date Rcvd: Aug 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 22, 2018.

db/jdb +Jayfair P Langford, Rachel A Langford, 2875 Rome Rd, Vineland, NJ 08361-7540  
 517214112 +Auto Bahn Motorworks, 985 N Delsea Dr, Vineland, NJ 08360-2777  
 517299407 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517328224 +Cascade Funding Mortgage Trust 2017-1, c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517214115 Central Credit Services, LLC, 9550 Regency Blvd. Suite 500, Jacksonville, FL 32225  
 517214118 +Dressbarn, PO Box 71106, Charlotte, NC 28272-1106  
 517262540 ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  
 517214119 +ERC, PO Box 23870, Jacksonville, FL 32241-3870  
 517214120 +First Premier Bank, PO Box 5529, Sioux Falls, SD 57117-5529  
 517214123 +HESAA, PO Box 548, Trenton, NJ 08625-0548  
 517214124 +Inspira, PO Box 48274, Newark, NJ 07101-8474  
 517214129 +Midland Funding LLC c/o Pressler & Press, 7 Entin Rd., Parsippany, NJ 07054-5020  
 517214132 ++PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200,  
 DURHAM NC 27713-2450  
 (address filed with court: Professional Recovery Consultants, 2700 Meridian Parkway Suite 200,  
 Durham, NC 27713)  
 517330510 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,  
 Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 517214131 +Pressler & Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054-5020  
 517214133 +Rushmore Loan Mgmt, POB 52708, Irvine, CA 92619-2708  
 517214134 +Specialized Loan Servicing, 8742 Lucent Blvd #300, Highlands Ranch, CO 80129-2386  
 517214138 +Telecom/Unitel Management Corp., PO Box 41097, Phoenix, AZ 85080-1097  
 517214140 +US Department of Education National Paym, PO Box 105028, Atlanta, GA 30348-5028  
 517313213 Wilmington VA Medical Center, 1601 Kirkwood Swy, Wilmington, DE 19805-4917

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 20 2018 23:41:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 20 2018 23:41:20 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517214113 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 20 2018 23:41:04 Boscov's, PO Box 659622,  
 San Antonio, TX 78265-9622  
 517214114 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 20 2018 23:45:32  
 Capital One Service, LLC, PO Box 70886, Charlotte, NC 28272-0886  
 517214116 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 20 2018 23:41:03 Comenity Bank,  
 PO Box 183003, Columbus, OH 43218-3003  
 517214117 +E-mail/PDF: creditonebknofications@resurgent.com Aug 20 2018 23:57:18 Credit One Bank,  
 PO Box 60500, City of Industry, CA 91716-0500  
 517214121 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 20 2018 23:41:04 Full Beauty,  
 PO Box 659728, San Antonio, TX 78265-9728  
 517214122 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 20 2018 23:41:04 Haband, PO Box 659707,  
 San Antonio, TX 78265-9707  
 517214125 +E-mail/Text: cio.bncmail@irs.gov Aug 20 2018 23:40:33 IRS, POB 7346,  
 Philadelphia, Pennsylvania 19101-7346  
 517214126 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 20 2018 23:41:04 Jessica London,  
 PO Box 659728, San Antonio, TX 78265-9728  
 517323010 E-mail/PDF: resurgentbknofications@resurgent.com Aug 20 2018 23:57:19 LVNV Funding,  
 c/o Resurgent Capital Services, PO BOX 10675, Greenville, SC 29603-0675  
 517214128 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 20 2018 23:41:19 MCM,  
 2365 Northside Dr. Suite 300, San Diego, CA 92108-2709  
 517214127 +E-mail/Text: bankruptcy@sccompanies.com Aug 20 2018 23:39:25 Masseys, PO Box 2822,  
 Monroe, WI 53566-8022  
 517251502 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 20 2018 23:41:19 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 517214130 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 20 2018 23:57:20  
 Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541  
 517253773 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 20 2018 23:58:03  
 Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541  
 517253772 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 21 2018 00:19:28  
 Portfolio Recovery Associates, LLC, c/o Qvc, POB 41067, Norfolk VA 23541  
 517251988 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Aug 20 2018 23:41:42 Premier Bankcard, LLC,  
 Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
 517322782 E-mail/Text: bnc-quantum@quantum3group.com Aug 20 2018 23:41:11  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 517215889 +E-mail/PDF: gecsedirecoverycorp.com Aug 20 2018 23:45:28 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517214135 +E-mail/PDF: gecsedirecoverycorp.com Aug 20 2018 23:45:49 Synchrony Bank, PO Box 960061,  
 Orlando, FL 32896-0061  
 517214136 +E-mail/PDF: gecsedirecoverycorp.com Aug 20 2018 23:45:28 Synchrony Bank, PO Box 965017,  
 Orlando, FL 32896-5017

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Aug 20, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517214137	+E-mail/PDF: gecsed@recoverycorp.com Aug 20 2018 23:45:28	Synchrony Bank/Amazon,
	PO Box 960013, Orlando, FL 32896-0013	
517214139	+E-mail/PDF: gecsed@recoverycorp.com Aug 20 2018 23:46:12	TJX Rewards, PO Box 530949,
	Atlanta, GA 30353-0949	

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 22, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 17, 2018 at the address(es) listed below:

Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Jane L. McDonald	on behalf of Trustee Isabel C. Balboa	ecf@standingtrustee.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa	ecf@standingtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Cascade Funding Mortgage Trust 2017-1	
	rsolarz@kmlawgroup.com	
Terry Tucker	on behalf of Debtor Jayfair P Langford	terrytucker@comcast.net
Terry Tucker	on behalf of Joint Debtor Rachel A Langford	terrytucker@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov	

TOTAL: 7